

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Fredrick Irwin
Joy Ann Irwin
Debtors

Case No. 19-03439-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 21, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ John Fredrick Irwin, Joy Ann Irwin, 1 White Birch Drive, Littlestown, PA 17340-9417
5233584	Bureau of Account Managment, Bureau Of Account, Camp Hill, PA 17011
5233589	+ Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
5233592	+ J.P. Harris Associates LLC, P.O. Box 226, Mechanicsburg, PA 17055-0226
5245377	+ TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853
5245372	TMSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
5233597	+ Travel Resorts of America, 1930 N Poplar Street, Southern Pines, NC 28387-7092
5593383	U.S. Bank National et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, 75381-4609
5593384	+ U.S. Bank National et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, 75381-4609 U.S. Bank National et al 75381-4609
5460361	Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
5460362	+ Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609 Wilmington Savings Fund Society, FSB et 75381-4609

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Nov 21 2024 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5233585	+ Email/Text: Bankruptcy@BAMcollections.com	Nov 21 2024 18:45:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5233587	+ Email/Text: ebnotifications@creditacceptance.com	Nov 21 2024 18:45:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
5233588	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 21 2024 18:48:29	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5233590	Email/Text: ECF@fayservicing.com	Nov 21 2024 18:45:00	Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680
5245379	+ Email/Text: bankruptcy@flagshipcredit.com	Nov 21 2024 18:46:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, TX 75019-5877
5233591	+ Email/Text: bankruptcy@flagshipcredit.com	Nov 21 2024 18:46:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
5237066	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2024 18:48:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5233593	+ Email/Text: bankruptcy@marinerfinance.com	Nov 21 2024 18:45:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5233594	+ EDI: AGFINANCE.COM	Nov 21 2024 23:44:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
5239824	+ EDI: AGFINANCE.COM		

		Nov 21 2024 23:44:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5260865	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 21 2024 18:46:00	Onyx Bay Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5233595	EDI: PRA.COM		
		Nov 21 2024 23:44:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
5233596	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 21 2024 18:46:00	Select Portfolio Servicing, Inc., Attn: Bankruptcy Dept, P.O. Box 65250, Salt Lake City, UT 84165-0250
5234091	^ MEBN		
		Nov 21 2024 18:42:11	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5252415	^ MEBN		
		Nov 21 2024 18:40:53	U.S. BANK NATIONAL ASSOCIATION, Fay Servicing, LLC, PO BOX 814609, Dallas, TX 75381-4609
5235846	+ Email/Text: RASEBN@raslg.com		
		Nov 21 2024 18:45:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5267735	+ Email/Text: bankruptcynotification@wellspan.org		
		Nov 21 2024 18:46:00	Wellspan Health, P O Box 15119, York, PA 17405-7119

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S Bank National Association ,not in its individu
cr		U.S. Bank National Association, not in its individ
cr		Wilmington Savings Fund Society, FSB
cr		Wilmington Savings Fund Society, FSB, not in its i
cr	*+	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5233586	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5233598	*+	Travel Resorts of America, 1930 N Poplar Street, Southern Pines, NC 28387-7092

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0314-1
Date Rcvd: Nov 21, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 29

Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor ONYX BAY TRUST bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor U.S. Bank National Association kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren Berschler Karl	on behalf of Creditor U.S. Bank National Association lkarl@rascrane.com lbkarl03@yahoo.com
Nicholas G. Platt	on behalf of Debtor 2 Joy Ann Irwin ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 John Fredrick Irwin ngp@mooney4law.com plattnr61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 1 John Fredrick Irwin wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 2 Joy Ann Irwin wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

John Fredrick Irwin

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7199

EIN --

Debtor 2

Joy Ann Irwin

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4194

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-03439-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Fredrick Irwin

Joy Ann Irwin

By the
court:11/21/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.